

# PHILCOEX EXCHANGE WHITEPAPER

International Cryptocurrency Exchange Platform



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# I . Summary (problem)

**The era of the 4th industrial revolution has begun and dissimilar to the existing modern system, payments and remittances easily get done by the usage of cryptocurrency.**

**Throughly, even in the future, one can obviously predict that cryptocurrency would be the potential currency depends on many circumstances.**

However, many current cryptocurrency exchanges have **myriad** problems including revenue monopoly structures, security vulnerabilities, and user inconvenience. **Lots of exchanges operate** without clear regulations, causing many exchange users to worry about **maleficent circumstances such as hacking incident**. In addition, there are **several cases that harm the liability of cryptocurrency such as** where users can't wait for long periods of time or make transactions due to the lack of money and other transactions, and there are cases where personal information leaks can cause serious damage to users.

## II. Introduction to Philcoex

- ◇ PHILCOEX has researched and developed block-chain technology that integrates electronic wallet development and real payment card compatibility technology with one another, and we are completing the virtuous cycle structure of token economy by combining with the exchanges of UIEOX, NEOBIT, COINDEALER, COINMAN, MAJUEX in Korea.
- ◇ PHILCOEX is a cryptographic exchange **and it operates as a** cryptographic distribution **program** and management system. Platforms affiliated with various online/offline merchants can conveniently use **these gathered** points in real life to trade cryptocurrency **through** the exchange anytime **and** anywhere. **For instance, cryptographic currencies that currently exist are absorbed into the current situation where they do not play a role and valued as an appropriate means of currency due to its volatility.**  
and various services and products of the platform can be utilized through PIC by overcoming shortcomings as a means of payment.
- ◇ PHILCOEX is an innovative cryptographic exchange that **is interlocked to the** world's first **exchange** platform. It can exchange not only passwords but also cash back, cyber-money, and points that exist in the network with cash.
- ◇ **Depends on transaction contribution (number of referrals and transactions), Philcoex exchange distributes 70% of exchange commission revenue to the customers.**
- ◇ It is an innovative exchange where the PIC coin is automatically generated (mined) according to the **cumulative transaction value of exchange.**

- ◇ It ensures transaction transparency and stability through business partnerships with Korea's top security-specialized company.
- ◇ Customized trading engine: Customized trading engines are designed to be extensible and **settled the** orders to run in real time. It also supports third-party trading platforms and algorithm trading through a wide range of APIs.
- ◇ Quick Deposit and Withdrawal: Our high-efficiency automated monitoring platform enables **us** to provide the fastest transaction to **customers**. **This also includes speed updating balance and wallet information of customers.**
- ◇ Leading Innovation: To promote innovation in the blockbuster industry, Philcoex is committed to support a new and established block chain. *All new digital tokens registered on the trading platform are provided through a rigorous review process.*

## III. Operational policy

PHILCOEX will continue to recruit experts in various fields to realize the actual services available by supplementing various technologies with each other and increasing user convenience, and will continue to develop and develop on the basis of business experiences such as consulting, technical support and operational know-how in Korea using its already proven platform.

### 1. Practicality

By applying blockchain technology to the real economy, **Philcoex** will actively support the enterprise's blockchain business and move on to the business-oriented cryptocurrency exchange where cryptocurrency can be used in real life.

### 2. Revenue sharing

It operates as a trading mining that avoids the exclusive fee method of a large exchange currently in operation and shares the fees traded with the user.

### 3. the Department of Security

Hacking problems caused by security vulnerabilities on the exchange are always committed to strengthening the security of the exchange by protecting customer assets through monitoring of customer assets, such as DDOS (DDOS), XSS (attack defense security systems), cold storage, and 24-hour deposit monitoring, which have already been verified in Korea.

**Philcoex**

#### 4. User convenience

User Experience (UX) refers to the overall experience --- **what users** feel and think about when they use a system, product, and service, both directly and indirectly.

It is a valuable experience that users can learn from participation, **utilization**, observation, and interaction in all aspects of their overall perceptuality, as well as from functional or procedural satisfaction. Philcoex provides charts **in order** to minimize **the** customer inconvenience and **to** enable users to perform various technical analyses through 24-hour customer support. **Customer support team of Philcoex also prepares for multilingual services for the goal of taking into global target.**





## IV. Philcoex Exchange Tokens PIC Core Values and Competitiveness

- ◇ PHILCOEX INCENTIVE CURRENCY (PIC) Coin holders can enjoy a variety of benefits.
- ◇ Sharing Community Value: PHILCOEX Exchange users reimburse 70% of transaction fee to PIC.
- ◇ Dividend of Transaction Fee Profits: PIC holders confer benefits that receive a portion of the Exchange's earnings daily in the form of **revenue-sharing**.
- ◇ Transparent management: PIC holders participate in listing voting rights and discuss corporate critical decisions
- ◇ Team of Experts: The IEX Team, which supports PHILCOEX, **would be** consists of experts in computer engineering, finance, research and marketing.
- ◇ **Flawless** Transaction System: PHILCOEX Operating System is optimized for high-quality digital asset trading
- ◇ Customer support: **Rapidly** handle payments, **accept** user suggestions and **solve the** inconveniences to support multilingual services considering global targets.
- ◇ Security and reliability: Defense **hacking** systems such as DDOS (DDOS), XSS, cold storage, 24-hour cash flow monitoring to protect customer assets.



## V. Philcoex Guide

### 1. Market classification

CASH Market can buy and sell cryptocurrency in CASH (cash), and the **occurring fee** is 0.15% of the transaction amount.

### 2. Daily transaction data basis

Calculates daily data based on Coordinated Universal Time (UTC). Most global exchanges use UTC standard time, which makes it easy to compare overseas quotes. UTC is 8 hours slower than Philippine time (PHT).

- ◇ Climbing rate compared to the previous day: the closing price (or present price) of the day compared to the closing price of 0:00 a.m. (Korean time 9 a.m.) based on UTC
- ◇ Transaction volume (24H) : Accumulated transaction volume over the last 24 hours
- ◇ Candle chart Daily price: UTC / high / low / closing price from 0 to 24 hours (or current time)

### 3. Transaction fee basis

- ◇ Transaction fee calculation method  
: amount of contract (order quantity X order price) X transaction fee rate (%)
- ◇ The CASH Market Transaction Fee is displayed to the second decimal place.
- ◇ Transaction fee settlement method  
Settlement amount at purchase order  
= closing amount (order quantity X order price) + transaction fee  
Settlement amount at the time of sale order  
= amount of contract (order quantity X order price) – Transaction fee

#### 4. Minimum order unit

Sortation	BTC	CDCO	BCH	LTC	ETH	IEXCO	UIO	SHC	KDLV
Cash Market	50	25	50	25	25	25	25	25	25
Sortation	GMC	MCTK	XHI	CIM	NBEX	REP	CNN	DENT	STORM
Cash Market	25	25	25	25	25	25	25	25	25



#### 5. Price Unit

Sortation	BTC	CDCO	BCH	LTC	ETH	IEXCO	UIO	SHC	KDLV
Cash Market	50	0.0005	50	5	25	0.00005	0.05	0.05	0.0005
Sortation	GMC	MCTK	XHI	CIM	NBEX	REP	CNN	DENT	STORM
Cash Market	0.0005	0.00005	0.00005	0.5	0.5	0.5	0.0005	0.0005	0.0005

## VI. Information on deposit and withdrawal

### 1. Cash-and-deposit supported currency

BTC	CDCO	BCH	LTC	ETH	IEXCO	UIO
SHC	KDLV	GMC	MCTK	XHI	CIM	

### 2. Withdraw fees.

Sortation	BTC	CDCO	BCH	LTC	ETH	IEXCO	UIO	SHC	KDLV
Cash Market	0.0005	180	0.006	0.006	0.016	1000	167	214	10344
Sortation	GMC	MCTK	XHI	CIM					
Cash Market	1500	3296	2400	20					

**\* The fee policy above may vary according to market conditions in accordance with Article 25 of the Terms of Use.**

## VII. Processing of personal data policy

### Article 1. Collection of personal information

The COINEXPHIL (hereinafter referred to as the "Company") shall protect personal information on related laws and regulations that the information and communication service providers must comply with, such as Act on Promotion of Information Network Usage and Information Protection, Personal Information Protection Act, Communications Privacy Protection Act, we are committed to protecting the rights and interests of users by complying with regulations and establishing a privacy policy in accordance with relevant laws and regulations.

- ◇ This Privacy Policy is applied to the use of PHILCOEX cryptocurrency exchanges and related services (including mobile/web/app) provided by the company and includes the following.
- ◇ The company processes personal information for the following purposes  
: The personal information processed is not used for any other purpose than the following, and if the purpose of use is changed, prior consent will be sought.

#### A. Managing Members

- B. Personal information is recorded for the purpose of identifying members, identifying themselves, identifying their personal intention to sign up, limiting the number of registered users, limiting the use of PHILCOEX cryptocurrency exchange violation terms and conditions, imposing civil complaints on the smooth operation of services, sanctioning the use of services, and handling complaints, and preserving personal information for the purpose of handling of handling of various notices, notices, doctors' withdrawal from membership, and grievances.

C. Providing goods or services.

D. We process personal information for the purpose of service provision, contents provision, provision of customized service, personal authentication, bill settlement, settlement and charge collection.

E. Develop new services and apply them to marketing and advertising Provide new services (products) and provide customized services, Provide services according to statistical characteristics, Provide advertising and event information, Provide participation opportunities, Provide partnership services, Validate services , The frequency of access, and statistics on the use of services by members.

## Article 2. Items of personal information to collect and how to collect.

### A. Personal information items collected

- ◆ The company collects the following minimum personal information for registration, smooth customer consultation and various services.  
: Name, ID (email), password, mobile phone number, Google OTP recovery code, ID copy, payment record, transaction record, IP address, service usage record
- ◆ The following information may be automatically generated and collected during the process of using the service or processing the business.  
: Connection IP address, cookie, service usage log, access log, bad log
- ◆ The following information may be collected to deposit and withdraw cash (CASH).

B. Alliance platform company ID / out information

- ◆ Copy of identification card, identification document
- ◆ The collection method company collects personal information in the following ways
  - : Application (PC, mobile, etc.) homepage, written form, telephone, fax, email, event entry, customer center
  - : Offering from a partner company

Article 3. Processing and Retention of Personal Information

- ◇ In principle, personal information of the information subject is destroyed without delay when the purpose of collecting and using personal information is achieved. However, the following information will be kept for the specified period for the following reasons.

- A. In the event that a customer withdraws or exits a customer, the company preserves personal information for five years from the date of termination of the service contract to prepare for rights abuse, prevention of abuse, various disputes and requests for investigation cooperation.
- B. In the event it is necessary to preserve the member information according to the relevant statutes, such as the Reasons for Information Retention under the relevant statutes, and the Act on Consumer Protection in Electronic Commerce, etc., the company shall keep the member information for a certain period as prescribed by the relevant statutes. In this case, the company uses the information stored for the purpose of storage only, and the retention period is as follows.



- ◆ Records of consumer complaints or dispute handling  
Reasons for Conservation: Law on Consumer Protection in Electronic Commerce, etc. Retention period: 3 years
- ◆ Records on the collection, processing and use of credit information  
Reason for Preservation: Act on the Use and Protection of Credit Information  
Retention period: 3 years
- ◆ Records of payment and supply of goods, etc.  
Reasons for Conservation: Law on Consumer Protection in Electronic Commerce, etc.  
Retention Period: 5Years
- ◆ Records of contract or withdrawal of subscription, etc.  
Reasons for Conservation: The Consumer Protection Act on ecommerce, etc.  
Retention Period: 5 Years
- ◆ Record of identity verification  
Reason for Preservation: Act on Information Network Promotion and Information Protection, etc.  
Retention period: 6 months
- ◆ Service history, access logs, and access IP information  
Reasons for preservation: Communications Secrets Protection Act  
Retention period: 3 months
- ◆ Books and supporting documents on all transactions prescribed by the tax law  
Reason for Preservation: National Tax Basic Law, Corporate Tax Law, Income Tax Law, etc.  
Retention period: 5 years
- ◆ Records on electronic financial transactions  
Reason for Preservation: Electronic Financial Transactions Act  
Retention period: 5 years



#### Article 4. Sharing and Providing Personal Information

The Company shall use the "1. Purpose of collecting and using personal information ", and we will not use your personal information beyond the scope of this information without prior consent of the user, or in principle, to the outside. However, in the following cases, we may use your personal information with care.

- ◇ In case the users agree to release the information in advance.
- ◇ In case of a request from an investigative agency according to the provisions of the Act or according to the procedures and methods prescribed in the Act for investigation purposes.

#### Article 5. Delegation for the handling of personal information

- ◇ To facilitate personal information processing, the company consigns the following personal information processing tasks: The members have the right to refuse consent to consignment (supplication) of personal information. However, denial of consent may result in a restriction on the use of the service.
- ◇ In accordance with Article 25 of the Act on Promotion of Information and Communication Network Utilization and Information Protection when signing a consignment contract, the company specifies matters related to personal information handling, technical and administrative protection measures, limitations on re-commissioning, management, supervision, damages, and other responsibilities other than the purpose of performing consignment tasks, in the contract document, and supervises whether the trustee safely handles personal information.
- ◇ In the event that the contents of the commissioned work or the fiduciary is added or changed, we will disclose it through this personal information policy without delay.

## Article 6. Rights and Methods of Users and Legal Representatives

- ◇ The users and legal representatives can inquire or modify the personal information of the registered members or members under the age of 19 at any time, and if they do not agree with the company's personal information policy, they may refuse to consent or request the withdrawal of membership or withdrawal of membership. However, some or all of the services may not be available in such cases.
- ◇ To view or modify personal information of a user or a child under the age of 19, please click on the "Change personal information" (or "Edit membership information") and click "Leave membership" You can view, correct or withdraw directly after posting.
- ◇ Or contact the person in charge of personal information management in writing, by phone or e-mail, and we will take action without delay.
- ◇ The company does not use or provide the personal information in case the user requests correction of personal information errors until the correction is completed. In addition, if the wrong personal information has already been provided to a third party, the correction result will be notified to the third party without delay so that the correction can be made.
- ◇ The company treats personal information that has been revoked or deleted at the request of the users or legal representatives as specified in "Article 3. The processing and retention period of personal information," and is not allowed to access or use it for other purposes.

## Article 7. Matters concerning the installation, operation and refusal of automatic personal information collection devices.

The company uses 'cookies' that store and call in information from members from time to time in order to provide personalized and customized services to each user. Cookies are small text files that are sent to your browser by the server used to run the website and are stored on your computer's hard disk. When a user visits a website, the website server is used to maintain user preferences and provide customized services by reading the contents of cookies stored on the user's hard disk. Cookies do not automatically and / or actively collect personally identifiable information, and you can deny or delete these cookies at any time.

### ◇ Purpose of use such as cookies

Targeted marketing and personalization services are provided by analyzing the frequency of users' access and time of visit, identifying the users' tastes and interests, tracking their own personal interests, and identifying the degree of participation in various events and the number of visits.

### ◇ How to reject cookie settings

Users have the option to install cookies. Therefore, the user can allow all cookies by setting options in the web browser, check every time the cookies are saved, or refuse to save them.

Example) Setting method example (Internet Explorer): Tools> Internet Options> Personal information at the top of web browser, However, if you refuse to install cookies, you may have difficulty using some services that require login.

## Article 8. The process and method of destruction of personal information

In principle, if the purpose of collection and use of personal information is achieved, the company will destroy the personal information of the user without delay. The procedures, deadlines and methods of destruction are as follows.

### ◇ Destruction procedure

The information entered by the user is transferred to a separate DB after the completion of the purpose (separate documents in the case of paper) and is stored for a certain period of time according to the internal policy and other relevant laws and regulations. At this time, the personal information transferred to DB will not be used for other purposes unless it is by law.

### ◇ Destruction method

Personal information printed on paper is crushed by crusher or destroyed by incineration. Personal information stored in the form of electronic files is deleted using a technical method that can not reproduce the record.

## Article 9. Technical/Management Protection Measures for Personal Information.

The company seeks the following technical/management measures to ensure safety in handling users' personal information so that personal information is not lost, stolen, leaked, tampered with or damaged.

◇ Password encryption

The user's password is encrypted, stored, and managed, so only the user knows it, and personal information can be checked only by the person who knows the password.

**Article 10. Rights and usage of rights for the user and legal representative**

◇ Countermeasures against hacking, etc.

The company does its best to prevent personal information of its members from being leaked or damaged by hacking or computer viruses. Data is backed up frequently in preparation for personal information damage, and the company uses the latest vaccine program to prevent leakage or damage of users' personal information or data, and ensures safe transmission of personal information on the network through cryptographic communication. We control unauthorized access from outside using intrusion prevention system and strive to equip all possible technical devices to ensure security in a system.

◇ Minimize and train the handling staff.

The company's personnel handling personal information is limited to those in charge, and the company regularly updates them by giving them a separate password, and through frequent training of those in charge, the company always emphasizes compliance with the company's privacy policy.

◇ Personal ID and password management

In principle, the user's ID and password are to be used only by the user. The company is responsible for the leakage of personal information such as ID, password and mobile phone number due to the user's personal carelessness. Change passwords frequently with a sense of security and take extra care when logging in from a public PC to prevent personal information from being leaked.



#### Article 11. Personal Information Management Officer

- ◇ The Company is responsible for the handling of personal information, and has designated the person responsible for the protection of personal information as follows for the complaint handling and damage relief of information subject related to personal information processing.
- ◇ You may inquire about personal information protection related complaints, complaints, damages remedies, etc., when you use the company's service (or business).

#### Article 12. Obligation of notice

If there are any additions, deletions or modifications to the current Privacy Policy, we will notify you through notice at least seven days before the revision.